

Pet Insurance Plan Customization Comparison Chart

The table below shows each company's plan options, including deductible, reimbursement, and payout limit options. *Please know that not all deductibles, reimbursement levels, and payout limits are available for every pet in every state.*



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	<u>Pets Best</u>	<u>Fetch</u>	<u>Healthy Paws</u>	<u>Embrace</u>	<u>Fig</u>	<u>Lemonade</u>	<u>Trupanion</u>	<u>ASPCA Pet Health Insurance</u>	<u>Spot</u>	<u>Nationwide</u>
Deductible¹	\$50-\$1,000	\$300-\$700	\$100-\$1,000	\$100-\$1,000	\$100-\$750	\$100-\$500	\$0-\$1,000	\$100-\$500	\$100-\$1,000	\$100-\$500
Reimbursement²	70%, 80%, 90%	70%, 80%, 90%	50%, 60%, 70%, 80%, 90%	70%, 80%, 90%	70%, 80%, 90%, 100%	70%, 80%, 90%	90%	70%, 80%, 90%	70%, 80%, 90%	50%, 70%, 80%, 90%
Payout Options³	\$5,000-Unlimited	\$5,000-\$15,000	Unlimited	\$5,000-Unlimited	\$5,000-Unlimited	\$5,000-\$100,000	Unlimited	\$3,000-\$10,000	\$2,500-Unlimited	Limited Per Condition-Unlimited
Wellness Plans	✓	✓		✓	✓	✓		✓	✓	✓
Accident-Only Plans	✓			✓				✓	✓	
Nationwide	✓	✓	✓	✓	✓	37 States & DC	✓	✓	✓	✓

¹Deductible: The amount of money you must pay for vet treatment before your policy will begin to reimburse you and after coinsurance has been applied. For most companies, you must pay this deductible annually rather than per incident. Ensure you understand your policy, as the annual vs per-incident deductible can vary greatly.

²Reimbursement: The percentage of a claim that you're eligible for repayment by the pet insurance company after you've paid the coinsurance.

³Payout Limit: A pet insurance company will reimburse the most during the policy period. A lower payout limit means you may be responsible for more costs if your pet experiences expensive vet treatment(s).

Pet Insurance Coverage & Exclusions Comparison Chart



The table below shows what's included with coverage. Please know that none of the pet insurance providers in our comparison cover [pre-existing conditions](#), cremation and burial costs, pregnancy and breeding, or unnecessary cosmetic procedures. All of them cover the following items when deemed medically necessary: emergency care, surgery and hospitalization, specialized exams and specialty care, X-rays, blood tests, ultrasounds, cat scans, MRIs, rehabilitation, cancer, chronic conditions, euthanasia, hereditary conditions, congenital conditions, non-routine dental treatment, and prescription medications. However, this coverage may have limitations, so please check your policy.

	<u>Pets Best</u>	<u>Fetch</u>	<u>Healthy Paws</u>	<u>Embrace</u>	<u>Figgo</u>	<u>Lemonade</u>	<u>Trupanion</u>	<u>ASPCA Pet Health Insurance</u>	<u>Spot</u>	<u>Nationwide</u>
Behavioral Therapies	✓	✓		✓	✓	Extra Fee	✓	✓	✓	✓
Alternative/Holistic Therapies		✓		✓	✓	Extra Fee	Extra Fee	✓	✓	✓
C-Sections		✓			✓		✓			
Exam Fees	Extra Fee	✓		✓	Extra Fee	Extra Fee		✓	✓	✓
Gum Disease	✓	✓		✓		Extra Fee	Canines & Carnassials			
Tooth Extraction	✓		Due To Accident	✓	Due To Accident	Due To Accident	✓			
Avg Claim Processing	7-14 Days	5-6 Days	2 Days	5 Days	3 Days	2 Days	2 Days	15-30 Days	10-14 Days	4 Days
Curable Pre-Existing Conditions⁴	✓	✓		✓	✓	✓	✓	✓	✓	
Vet Direct Pay⁵	✓		✓	✓			✓	✓		

⁴Coverage for curable pre-existing conditions varies for each provider.

⁵When requested by the policyholder and agreed to by the veterinary office there is an option to have the vet paid directly.

Pet Insurance Waiting Periods* Comparison Chart

The table below lists any [waiting period requirements](#) before your pet insurance policy coverage takes effect.



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Illness	14 Days	15 Days	15 Days	14 Days	14 Days	14 Days	30 Days	14 Days	14 Days	14 Days
Accident	3 Days	15 Days	15 Days	2 Days	1 Day	2 Days	5 Days	14 Days	14 Days	14 Days
CCL Surgery	6 Months	6 Months	15 Days	6 Months	6 Months	6 Months	30 Days	14 Days	14 Days	12 Months
Hip Dysplasia	14 Days	6 Months	12 Months	6 Months	6 Months	14 Days	30 Days	14 Days	14 Days	14 Days
Wellness⁶	0 Days			0 Days	0 Days	0 Days		0 Days	0 Days	1 Day
Other				IVDD, Patellar Luxation - 6 Months	Orthopedic Conditions - 6 Months					

Model Law

A Model Law for pet insurance is gradually being adopted by states to standardize regulations. With this Model Law, a standard for waiting periods is given for all pet insurance companies to follow. *Waiting periods for **California, Delaware, Louisiana, Maine, Mississippi, Nebraska, New Hampshire, and Washington** are as follows:

- **Accidents** - 0 days
- **Illnesses** - 14 days
- **Cruciate Ligament Conditions** - 30 days
- **Routine Care** - 0 days

⁶Wellness coverage is only applicable if you purchase it as an add-on.

Pet Insurance Age Limitations Comparison Chart

The table below shows pet insurance age restrictions. Please know that once you've purchased and maintained a pet insurance policy from one of these companies, they will not end coverage as your pet ages.



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Minimum Age At Enrollment	7 Weeks Old	6 Weeks Old	8 Weeks Old	6 Weeks Old	8 Weeks Old	8 Weeks Old		8 Weeks Old	8 Weeks Old	
Maximum Age At Enrollment			14 Years Old	14 Years Old For Illness		Depends On Breed	14 Years Old			10 Years Old
Other Age Restrictions			Plan Restrictions ⁷			Plan Restrictions ⁸				

⁷Healthy Paws Plan Restrictions – Must be enrolled before four years old in NY; Enrollment after six years old has plan restrictions & no hip dysplasia coverage (MD doesn't have this age limitation for hip dysplasia coverage).

⁸Lemonade Plan Restrictions – No enrollment for some breeds beyond specific ages.

Pet Insurance Pros & Cons Comparison Chart

The table below points out the most significant strengths and weaknesses to help you see the key differences between the pet insurance providers.



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Pros	<ul style="list-style-type: none"> - Accident-only plan available - No upper age limits - Coverage for curable pre-existing conditions 	<ul style="list-style-type: none"> - Coverage as young as 6 weeks old - \$1,000 annually in VirtualVet visit coverage - Coverage for curable pre-existing conditions 	<ul style="list-style-type: none"> - Unlimited payouts for all plans - Fastest claim processing average (2 days) 	<ul style="list-style-type: none"> - Behavioral therapy and training for covered conditions - Coverage for curable pre-existing conditions 	<ul style="list-style-type: none"> - 100% reimbursement available - Shortest accident waiting period (1 day) 	<ul style="list-style-type: none"> - Fastest claim processing average (2 days) 	<ul style="list-style-type: none"> - Vet Direct Pay allows payment during checkout - No bilateral exclusions - Breeder Support Program 	<ul style="list-style-type: none"> - Accident-only plan available 	<ul style="list-style-type: none"> - Accident-only plan available 	<ul style="list-style-type: none"> - Exotic pet insurance - Traditional and benefit schedule plans - No bilateral exclusions
Cons	<ul style="list-style-type: none"> - Slow claim processing average (7-14 days) 	<ul style="list-style-type: none"> - Long accident waiting period (15 days) 	<ul style="list-style-type: none"> - Limited plan customization - No enrollment for pets older than 14yrs - No coverage for curable pre-existing conditions 	<ul style="list-style-type: none"> - No illness coverage for dog enrolled after 15yrs 	<ul style="list-style-type: none"> - Add ons required for coverage others include in base plans 	<ul style="list-style-type: none"> - New to pet insurance (2020) - Only available in 37 states and Washington DC - Breed restrictions based on age 	<ul style="list-style-type: none"> - No enrollment for pets older than 14yrs - Long illness waiting period (30 days) - Typically more expensive than others 	<ul style="list-style-type: none"> - Long accident waiting period (14 days) - Slow claim processing average (15-30 days) 	<ul style="list-style-type: none"> - New to pet insurance (started in 2019) - Long accident waiting period (14 days) - Slow claim processing average (10-14 days) 	<ul style="list-style-type: none"> - Long accident waiting period (14 days) - No enrollment for pets older than 10yrs - No coverage for curable pre-existing conditions